

## PATENT COOPERATION TREATY

## PCT

## INTERNATIONAL PRELIMINARY EXAMINATION

(PCT Article 36 and Rule 70)

REPORT APR 2004

WIPO

PCT

Applicant's or agent's file reference FP17802	<b>FOR FURTHER ACTION</b> See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416).	
International Application No. <b>PCT/AU2003/000543</b>	International Filing Date (day/month/year) 7 May 2003	Priority Date (day/month/year) 30 May 2002
International Patent Classification (IPC) or national classification and IPC Int. Cl. <sup>7</sup> G06F 12/14, 17/60, G07F 7/10		
Applicant MCOM SOLUTIONS, INC. et al		

1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.

2. This REPORT consists of a total of 3 sheets, including this cover sheet.

- ☐ This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).

These annexes consist of a total of sheet(s).

3. This report contains indications relating to the following items:

- I ☒ Basis of the report
- II ☐ Priority
- III ☐ Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- IV ☐ Lack of unity of invention
- V ☒ Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- VI ☐ Certain documents cited
- VII ☐ Certain defects in the international application
- VIII ☐ Certain observations on the international application

Date of submission of the demand 1 December 2003	Date of completion of the report 7 April 2004
Name and mailing address of the IPEA/AU AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustalia.gov.au Facsimile No. (02) 6285 3929	Authorized Officer  <b>DALE SIVER</b> Telephone No. (02) 6283 2196

**I. Basis of the report**

1. With regard to the elements of the international application:\*
- ☒ the international application as originally filed.
- ☐ the description, pages , as originally filed,  
pages , filed with the demand,  
pages , received on with the letter of
- ☐ the claims, pages , as originally filed,  
pages , as amended (together with any statement) under Article 19,  
pages , filed with the demand,  
pages , received on with the letter of
- ☐ the drawings, pages , as originally filed,  
pages , filed with the demand,  
pages , received on with the letter of
- ☐ the sequence listing part of the description:  
pages , as originally filed  
pages , filed with the demand  
pages , received on with the letter of
2. With regard to the language, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.  
These elements were available or furnished to this Authority in the following language which is:
- ☐ the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).
- ☐ the language of publication of the international application (under Rule 48.3(b)).
- ☐ the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/or 55.3).
3. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:
- ☐ contained in the international application in written form.
- ☐ filed together with the international application in computer readable form.
- ☐ furnished subsequently to this Authority in written form.
- ☐ furnished subsequently to this Authority in computer readable form.
- ☐ The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.
- ☐ The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished
4. ☐ The amendments have resulted in the cancellation of:
- ☐ the description, pages
- ☐ the claims, Nos.
- ☐ the drawings, sheets/fig.
5. ☐ This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).\*\*

\* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).

\*\* Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report

**V. Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement****1. Statement**

Novelty (N)	Claims 1-32	YES
	Claims	NO
Inventive step (IS)	Claims 1-32	YES
	Claims	NO
Industrial applicability (IA)	Claims 1-32	YES
	Claims	NO

**2. Citations and explanations (Rule 70.7)**

- D1 WO 01/24123 (CHAMELEON NETWORK INC.) 5 April 2001  
D2 US 6202054 (LAWLOR et al.) 13 March 2001  
D3 WO 94/22116 (SANTIGLIA et al.) 29 September 1994  
D4 WO 94/07219 (INTERNATIONAL VERIFACT INC.) 31 March 1994

**Novelty (N)**

D1 discloses a portable electronic authorization system and associated methods. In D1 the portable device (also called the Pocket Vault) contains both financial data and non-financial data (see page 21). See whole document for explicit disclosures of the display (eg. Fig. 2 reference 216), controller (reference 202) and use of either secure or non-secure menu selections (see Fig. 7 reference 714 or Fig. 9 reference 902). D1 explicitly discloses privacy and anti-tamper countermeasures (eg. user authentication and pocket vault interface see paragraph bridging pages 26 and 27). Furthermore see page 69 lines 3-9 (with reference to Fig. 23) where the display and storage of secure items is under user control (with the ability to prevent POS manually keyed data from being encoded to the Chameleon Card). See also the claims of D1.

The present claims differ from D1 in that the "financial controller is coupled to the display for selectively taking over control of the display". This concept is not disclosed in D1 because the display of D1 is always coupled to the same controller (See Figure 2).

**Inventive step (IS)**

The present claims involve an inventive step in light of the above prior art documents.

**Industrial applicability (IA)**

The claims and description have an industrial application.